

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-11380-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto
367 Nottingham Way
Union, NJ 07083

Catherine V. Padinha-Neto
367 Nottingham Way
Union, NJ 07083

Social Security No.:
xxx-xx-9102

xxx-xx-7209

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 28, 2019.

On 11/9/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: December 3, 2020
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 10, 2020
JAN: smz

Jeanne Naughton
Clerk

In re:
Emanuel H. Neto
Catherine V. Padinha-Neto
Debtor(s)

Case No. 19-11380-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 10, 2020

User: admin
Form ID: 185

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932 |
| aty | + Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341 |
| 518038549 | + 1st Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 517982555 | AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040 |
| 517982553 | + Apothaker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 517982556 | + Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 517982557 | + Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437 |
| 517982558 | + Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305 |
| 517982566 | + Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040 |
| 517982565 | + Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 517982564 | + Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 518158016 | + Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493 |
| 517982567 | + Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 517982582 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040 |
| 517982569 | EZ Pass, Po Box 52003, Newark, NJ 07101-8203 |
| 517982570 | + EZ Pass, 375 McCarter Highway, Newark, NJ 07114-2563 |
| 517982571 | + HSBC, PO Box 2013, Buffalo, NY 14240-2013 |
| 517982572 | + Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015 |
| 517982573 | + Lab Corp Of America Holdings, Po Box 2240, Burlington, NC 27216-2240 |
| 517987720 | + MOHELA, Attn: Ascendium Education Solutions, PO Box 8961, Madison, WI 53708-8961 |
| 517982575 | + MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 518585336 | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517982581 | + The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757 |
| 517995461 | + U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243 |
| 517982583 | + Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690 |
| 518147000 | Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700 |
| 517982584 | + Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335 |

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 10 2020 22:32:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 10 2020 22:32:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517982551 | + Email/Text: bankruptcynotice@1fbusa.com | Nov 10 2020 22:32:00 | 1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200 |
| 517982554 | + Email/Text: g20956@att.com | Nov 10 2020 22:32:00 | AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463 |

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|-----------|--|----------------------|---|
| 518130174 | + Email/Text: g20956@att.com | Nov 10 2020 22:32:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 517982552 | + Email/Text: ally@ebn.phinsolutions.com | Nov 10 2020 22:30:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901 |
| 518041450 | Email/Text: ally@ebn.phinsolutions.com | Nov 10 2020 22:30:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 518134953 | Email/PDF: resurgentbknotifications@resurgent.com | Nov 10 2020 22:51:18 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518021846 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 10 2020 22:52:31 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 517982559 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Nov 10 2020 22:51:11 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518007402 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Nov 10 2020 22:53:59 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 517982561 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Nov 10 2020 22:51:11 | Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492 |
| 517982560 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Nov 10 2020 22:53:44 | Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293 |
| 517982562 | + Email/Text: bankruptcy@cavps.com | Nov 10 2020 22:32:00 | Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322 |
| 518064816 | + Email/Text: bankruptcy@cavps.com | Nov 10 2020 22:32:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 517982568 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 10 2020 22:31:00 | Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518157701 | Email/Text: bnc-quantum@quantum3group.com | Nov 10 2020 22:31:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 518568384 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 10 2020 22:31:00 | Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346 |
| 517982563 | Email/PDF: ais.chase.ebn@americaninfosource.com | Nov 10 2020 22:53:43 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 518028221 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 10 2020 22:32:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517982574 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 10 2020 22:32:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 |
| 517982576 | + Email/Text: cedwards@ncsplus.com | Nov 10 2020 22:31:00 | NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937 |
| 518066281 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 10 2020 22:53:50 | Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541 |
| 518158834 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 10 2020 22:52:31 | Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541 |
| 518066277 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 10 2020 22:51:16 | Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541 |
| 518068957 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 10 2020 22:51:16 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541 |
| 517982577 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | | |

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| | | Nov 10 2020 22:52:31 | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |
| 518154457 | + Email/Text: bncmail@w-legal.com | Nov 10 2020 22:32:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 518149630 | + Email/PDF: gecsed@recoverycorp.com | Nov 10 2020 22:52:20 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 517982578 | + Email/PDF: gecsed@recoverycorp.com | Nov 10 2020 22:52:20 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517983666 | + Email/PDF: gecsed@recoverycorp.com | Nov 10 2020 22:53:38 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517982579 | + Email/PDF: gecsed@recoverycorp.com | Nov 10 2020 22:53:38 | Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 517982580 | + Email/PDF: gecsed@recoverycorp.com | Nov 10 2020 22:53:38 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061 |
| 518136768 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Nov 10 2020 22:53:59 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 517982585 | + Email/Text: bankruptcynotice@westlakefinancial.com | Nov 10 2020 22:32:00 | Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809 |
| 518050164 | + Email/Text: bankruptcynotice@westlakefinancial.com | Nov 10 2020 22:32:00 | Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847 |

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| cr | * | Ally Financial, PO Box 130424, Roseville, MN 55113-0004 |
| cr | *+ | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 518038552 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038553 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038554 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038555 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038556 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038557 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038558 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038559 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038561 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038562 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038563 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038564 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038565 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038566 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038567 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038568 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038569 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038570 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038571 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038572 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038573 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038574 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518038550 | *+ | 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518066302 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541 |
| 518585337 | *+ | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |

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TOTAL: 0 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Denise E. Carlon | on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jason Brett Schwartz | on behalf of Creditor Westlake Financial Services jschwartz@mesterschwartz.com |
| John R. Morton, Jr. | on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Nicholas Fitzgerald | on behalf of Joint Debtor Catherine V. Padinha-Neto Fitz2Law@gmail.com |
| Nicholas Fitzgerald | on behalf of Debtor Emanuel H. Neto Fitz2Law@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William M.E. Powers | on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com |
| William M.E. Powers, III | on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com |

TOTAL: 9